

EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Stephen J. Weyer (Reg. No. 43,259) on June 4, 2010.

The application has been amended as follows:

28. (Currently Amended) An apparatus for receiving an application made by an applicant and for assessing the application by a plurality of application recipients, said apparatus comprising:

computer memory; and

a processor for executing instruction for:

(a) collecting at least two sets of decision criteria from at least two application recipients, each set comprising one or more decision criteria, and each

decision criterion having a respective value, boundary or range;

(b) determining respective unions of the values, boundaries or ranges of respective same decision criterion present in the at least two sets of decision criteria by analyzing the data value, boundary or range boundary requirements of each same decision criteria in the at least two sets of decision criteria;

(c) generating a superset of decision criteria which comprises at least one

decision criterion from the at least two sets of decision criteria with the determined respective union of values, boundary or ranges;

(d) storing or accessing the superset of decision criteria;

(e) ranking decision criteria according to level of dependency;

(f) optimizing a questioning sequence to reduce or minimize a total number of queries;

~~(e)~~ (g) presenting the applicant with a request for application information constituting the application for the two or more of the plurality of application recipients, said application information being requested by queries associated with said superset of decision criteria for the two or more of the plurality of application recipients, said queries presented according to said questioning sequence;

~~(f)~~ (h) receiving the application information;

~~(g)~~ (i) accessing said decision criteria of said application recipients;

~~(h)~~ (j) accessing said application according to said decision criteria of each of said application recipients; and

~~(i)~~ (k) forming a respective separate assessment of said application for each of said application recipients, each respective separate assessment being an approval or a rejection of the application.

29. (Currently Amended) The apparatus as claimed in claim 28, wherein the processor is further for executing instruction for:

(a) requesting application information for the two or more of the plurality of

application recipients by presenting a number of questions or a number of sets of questions in sequence to said applicant; and

(b) receiving responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses; ~~and~~
~~(c) reducing or minimizing said number of questions or sets of questions by adjusting said sequence.~~

32. (Currently Amended) A method for receiving an application made by an applicant and for accessing the application by a plurality of application recipients, the method comprising the steps of:

- a) collecting in a computer memory at least two sets of decision criteria from at least two application recipients, each set comprising one or more decision criteria, and each decision criterion having a respective value, boundary or range;
- b) determining with a processor a respective union of the values, boundaries or ranges for each respective same decision criterion present in the at least two sets of decision criteria by analyzing the data value, boundary or range boundary requirements of each decision criteria in the at least two sets of decision criteria;
- c) generating with said processor a superset of decision criteria which comprises at least one decision criterion from the at least two sets of decision criteria with the determined respective union of values, boundary or ranges;

d) determining with said processor application information which is required from the applicant to assess the application against the superset of decision criteria for the two or more of the plurality of application recipients;

e) ranking decision criteria according to level of dependency, using the processor;

f) optimizing a questioning sequence to reduce or minimize a total number of queries;

e) g) presenting the applicant with a request for the application information constituting the application for the two or more of the plurality of application recipients with said processor, the application information being requested by queries associated with the superset of decision criteria for the two or more of the plurality of application recipients, said queries being presented according to said questioning sequence;

~~f) h) electronically receiving the application information from said applicant;~~

~~g) i) electronically assessing the application with said processor according to the decision criteria of each of said application recipients; and~~

~~h) j) electronically forming a respective separate assessment for each of said application recipients with said processor, wherein each respective separate assessment formed is an approval or a rejection of the application.~~

33. (Currently Amended) The method as claimed in claim 32, further comprising the steps of:

~~electronically presenting a number of questions or a number of sets of questions~~

~~in sequence to said applicant;~~

electronically receiving responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses; ~~and electronically reducing or minimizing said number of questions or sets of questions by adjusting said sequence.~~

49. (Currently Amended) The apparatus as claimed in claim 28, wherein the processor is further for executing instruction for:

- ~~(a) determining any dependency of any of said decision criteria on any other,~~
- ~~(b) requesting the application information by presenting a number of questions or a number of sets of questions in sequence to the applicant,~~
- ~~(e) (a) promoting in said sequence, and thereby presenting sooner, those questions whose responses render a high, or the greatest possible, number of later questions redundant, and~~
- ~~(d) (b) omitting any questions thereby rendered redundant.~~

51. (Currently Amended) The apparatus as claimed in claim 28, wherein the processor is further for executing instruction for:

~~requesting the application information by presenting a number of questions or a number of sets of questions in sequence to said applicant; and~~
adjusting the sequence of questions yet to be presented to the applicant in response to application information supplied by the applicant in response to questions previously presented to the applicant.

56. (Currently Amended) The method as claimed in claim 32, including:

~~determining any dependency of any of said decision criteria on any other;~~
~~requesting the application information by presenting a number of questions or a~~
~~number of sets of questions in sequence to the applicant;~~
promoting in said sequence, and thereby presenting sooner, those questions
whose responses render a high, or the greatest possible, number of later questions
redundant; and
omitting any questions thereby rendered redundant.

57. (Currently Amended) The method as claimed in claim 32, including:

requesting the application information by presenting a number of questions or a
number of sets of questions in sequence to said applicant; and
receiving responses to said questions from said applicant, wherein said
application information constitutes or is determined from said responses; and
~~reducing or minimizing said number of questions or sets of questions by~~
~~adjusting said sequence.~~

62. (Currently Amended) A computer readable medium containing executable
instruction for receiving an application made by an applicant and for accessing the
application by a plurality of application recipients, the executable instruction, when
executed by a computing apparatus for:

a) collecting at least two sets of decision criteria from at least two application
recipients, each set comprising one or more decision criteria, and each
decision criterion having a respective value, boundary or range;

b) determining a respective union of the values, boundaries or ranges for each respective same decision criterion present in the at least two sets of decision criteria by analyzing the data value, boundary or range boundary requirements of each decision criteria in the at least two sets of decision criteria;

c) generating a superset of decision criteria which comprises at least one decision criterion from the at least two sets of decision criteria with the determined respective union of values, boundaries or ranges;

d) determining application information which is required from the applicant to assess the application against the superset of decision criteria for the two or more of the plurality of application recipients;

e) ranking decision criteria according to level of dependency;

f) optimizing a questioning sequence to reduce or minimize a total number of queries;

e) g) presenting the applicant with a request for the application information, constituting the application for the two or more of the plurality of application recipients, the application information being requested by queries associated with the superset of decision criteria for the two or more of the plurality of application recipients, said queries being presented according to said questioning sequence;

h) h) receiving the application information from the applicant;

g) i) assessing the application according to the decision criteria of each of the

application recipients; and
h) j) forming a respective separate assessment for each of the application recipients, wherein each respective separate assessment formed is an approval or a rejection of the application.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jalatee Worjloh whose telephone number is 571-272-6714. The examiner can normally be reached on Monday - Friday 10:00 - 6:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Calvin Hewitt II can be reached on 571-272-6709. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300 for regular communications and 571-273-6714 for Non-Official /Draft.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Jalatee Worjloh/
Primary Examiner, Art Unit 3685